

STIC Search Report

STIC Database Tracking Number: 140460

TO: Fred Ehichoya Location: RND 3B31

Art Unit: 2162

Wednesday, December 15, 2004

Case Serial Number: 09/925265

From: David Holloway Location: EIC 2100

RND 4B19

Phone: 2-3528

david.holloway@uspto.gov

Search Notes

Dear Examiner Ehichoya,

Attached please find your search results for above-referenced case. Please contact me if you have any questions or would like a re-focused search.

David

BEST AVAILABLE COPY





STIC EIC 2100 |40460 Search Request Form

USPTO	:	
	What d	ate would you like to use to limit the search?
Today's Date: 12/15/04	Priority	Date: 8 9 200 / Other:
		Format for Search Results (Circle One):
Name FRED E		PAPER DISK EMAIL
AU 2162	_ Examiner # <u>797 / 9</u>	Where have you searched so far?
	Phone 2-4034	(USP) DWPI (EPO) JPO (ACM) YBM TDB
Serial # 09/92	5,265	IEEE INSPEC SPI Other
·		olo One) (YES) NO
meet certain criteria.	stic/stic-tc2100.htm.	and on the EIC2100 NPL vveb Page at
	elty, motivation, utility, or other spec synonyms, keywords, acronyms, de ch a copy of the abstract, backgroui found.	sific details defining the desired focus of this search? Please efinitions, strategies, and anything else that helps to describe and, brief summary, pertinent claims and any citations of
		RECEIPT
	SMARI	RECOVE
- Seling	g a user preference reference specifies on labases, to which an	in a automer profile, wherein the . e or more databases out of a phirality electronic receipt is to be sent from
1	7 -3-00-	
- Senda	ig the electronic rea	eight from the point of sale device bases specified by the user preference
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STIC Sparcher 1	and Hallowery	Phone <u>7-3528</u> leted 12-15-69
Data sisted in 17.	-15-04 Date Comp	leted 12-15-69
Date picked up 10	1) 4	



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PROFILE? OR PREFERENC? OR CHARACTERISTIC? OR HISTORY? OR S-
S1
      8284709
             PECIFICAT?
              S1(3N)(USER? OR MEMBER? OR CUSTOMER? OR SHOPPER? OR BUYER?
       375585
S2
             OR CONSUMER?)
               EPOS OR POINT(N)SALE? OR ECR OR (COMPUTERI? OR DIGITAL OR -
       162662
S3
             AUTOMATED OR ELECTRONIC) () CASH () REGISTER? OR POS
               RECEIPT? OR ERECEIPT? OR INVOICE? OR BILL? ? OR SALES() REC-
S4
      4940147
             ORD?
     23823397
               ROUT? OR SEND? OR DELIVER? OR TRANSFER? OR STORE? OR STORI-
S5
             NG OR SAVE? OR SAVING OR KEEP? OR KEEPING
               (MULTIPL? OR DISTRIBUTED OR NETWORKED OR SEVERAL OR PLURAL?
S6
              OR DIFFERENT OR VARIOUS OR MANY OR VARIETY) (2N) (DATABASE? OR
             DATABANK? OR DATA() (BASE? OR BANK?) OR LOCATION? OR FILE? OR -
             DATAFILE?)
s7
           12 S2(S)S3(S)S4(2N)(S5 OR S6)
S8
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           1
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S9
                S7 OR S8
           7
S10
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S11
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S12
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                RD (unique items)
S13
S14
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                S13 NOT PD>20010809
File 15:ABI/Inform(R) 1971-2004/Dec 15
         (c) 2004 ProQuest Info&Learning
       9:Business & Industry(R) Jul/1994-2004/Dec 14
File
         (c) 2004 The Gale Group
File 610:Business Wire 1999-2004/Dec 13
         (c) 2004 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 275: Gale Group Computer DB(TM) 1983-2004/Dec 15
         (c) 2004 The Gale Group
File 476: Financial Times Fulltext 1982-2004/Dec 15
         (c) 2004 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2004/Dec 15
         (c) 2004 McGraw-Hill Co. Inc
File 621: Gale Group New Prod. Annou. (R) 1985-2004/Dec 15
         (c) 2004 The Gale Group
File 636: Gale Group Newsletter DB(TM) 1987-2004/Dec 15
         (c) 2004 The Gale Group
File 613:PR Newswire 1999-2004/Dec 13
         (c) 2004 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
     16:Gale Group PROMT(R) 1990-2004/Dec 15
         (c) 2004 The Gale Group
File 160: Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 634: San Jose Mercury Jun 1985-2004/Dec 14
         (c) 2004 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2004/Dec 15
         (c) 2004 The Gale Group
     20:Dialog Global Reporter 1997-2004/Dec 15
         (c) 2004 The Dialog Corp.
File 635:Business Dateline(R) 1985-2004/Dec 15
         (c) 2004 ProQuest Info&Learning
File 570: Gale Group MARS(R) 1984-2004/Dec 15
        (c) 2004 The Gale Grou
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Description
        Items
Şet
      3024722
                PROFILE? OR PREFERENC? OR CHARACTERISTIC? OR HISTORY? OR S-
Š1
             PECIFICAT?
                S1(3N)(USER? OR MEMBER? OR CUSTOMER? OR SHOPPER? OR BUYER?
S2
        22736
             OR CONSUMER?)
                EPOS OR POINT(N)SALE? OR ECR OR (COMPUTERI? OR DIGITAL OR -
S3
             AUTOMATED OR ELECTRONIC) () CASH () REGISTER? OR POS
                RECEIPT? OR ERECEIPT? OR INVOICE? OR BILL? ? OR SALES() REC-
        95200
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             ORD?
                ROUTE? OR SEND? OR DELIVER? OR TRANSFER? OR STORE? OR STOR-
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S5
             ING OR SAVE? OR SAVING? OR KEEP? OR KEEPING?
                (MULTIPL? OR DISTRIBUTED OR SEVERAL OR DIFFERENT OR VARIOUS
S6
        69676
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             DATABANK? OR DATA()(BASE? OR BANK?) OR FILE? OR LOCATION?)
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S10
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S11
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S13
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                S4(3N)S5 AND S6
S15
S16
          12
                S3 AND S4(3N)S5
S17
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               S7 OR S8 OR S10 OR S11 OR S12 OR S13 OR S15 OR S16
           78
                RD (unique items)
S18
S19
           69
                S18 NOT PY>2001
S20
           68
                S19 NOT PD>20010809
File 35:Dissertation Abs Online 1861-2004/Nov
         (c) 2004 ProQuest Info&Learning
File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
     65:Inside Conferences 1993-2004/Dec W2
File
         (c) 2004 BLDSC all rts. reserv.
       2:INSPEC 1969-2004/Dec W1
File
         (c) 2004 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
File 479: Gale Group Company Intelligence (R) 2004/Dec 14
         (c) 2004 The Gale Group
File 475: Wall Street Journal Abs 1973-2004/Dec 14
         (c) 2004 The New York Times
File
     99:Wilson Appl. Sci & Tech Abs 1983-2004/Nov
         (c) 2004 The HW Wilson Co.
      8:Ei Compendex(R) 1970-2004/Dec W1
File
         (c) 2004 Elsevier Eng. Info. Inc.
     94:JICST-EPlus 1985-2004/Nov W1
         (c) 2004 Japan Science and Tech Corp(JS
```

20/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01881994 ORDER NO: AADAA-IC807373

Data quality and data alignment in e-business

Author: Vermeer, Bas Henri Peter Johan

Degree: Dr. Year: 2001

Corporate Source/Institution: Technische Universiteit Eindhoven (The

Netherlands) (0426)

Source: VOLUME 63/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 128. 219 PAGES

ISBN: 90-386-0923-X

Publisher: Eindhoven University of Technology, Postbus 513, 5600 MB

Eindhoven, The Netherlands

...Data Interchange (EDI) initiative and data quality.
When computer systems are interconnected, they exchange orders,
delivery notifications, invoices, and many more messages, which we refer
to as <italic> transaction communication</italic>. The messages...

...improve the quality of the context.

Basically, two problems arise when data is aligned in **multiple** database situations: the translation problem, and the distribution problem. The <italic> translation</italic> problem arises because the same fact may be differently structured at **different locations** in the network. Therefore, database schema translation is necessary to map the structure of the...

...data may get delayed, damaged, or delivered to the wrong recipient, resulting in inconsistencies among different locations .

Studying the data integration and data distribution literature, we constructed a new method to align...

20/3,K/9 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09285179
Trinis go for plastic
TRINIDAD & TOBAGO: ACCEPTANCE OF DEBIT CARDS
Trinidad Express (AXE) 08 May 2000 Online
Language: ENGLISH

... transactions are executed every month. Despite the high cost of the debit point of sale (POS) electronic devices, US\$ 4,000 each, the retail industry will have to adapt to its **customer** 's **preferences**. The number of POS, thus far, in the country is 6,000 and for 2002 the number is expected...

20/3,K/20 (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04648465
MARKET MAKING INFORMATION
UK - EPOS COULD BENEFIT MARKETING DEPARTMENTS
Retail Week (RWK) 15 November 1991 p16

UK - EPOS COULD BENEFIT MARKETING DEPARTMENTS

...marketing departments of UK retailers have not yet realised the benefits of data obtained through <code>EPoS</code>, according to Robin Welch and Peter White of direct response marketing concern Colorgraphic Group. Marketers could use information from storecard purchases to assess <code>customer</code> and product <code>profiles</code>, thus targetting direct marketing and sales promotions more effectively. Purchase data can be added to...

... can also be obtained from barcodes and database software. Article discusses further the advantages of **EPoS** technology for the marketer.

20/3,K/22 (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

00432302

EPOS SERVICE TO BE MARKETED BY THORN EMI
UK - EPOS SERVICE TO BE MARKETED BY THORN EMI
Marketing (MG) 31 July 1986 p6
ISSN: 0025-3634

EPOS SERVICE TO BE MARKETED BY THORN EMI
UK - EPOS SERVICE TO BE MARKETED BY THORN EMI

Thorn EMI Datasolve is marketing and EPOS service called Shoplink, enabling retailers to send off till receipts at the end of the day to branch and head offices, and is capable of converting data for acceptance by between different EPOS hardware. The service competes directly with Centrefile of NatWest and less so with services of...

20/3,K/25 (Item 1 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6963239

Title: Esker announces Pulse for flexible electronic delivery of documents, messages, and files

Journal: Information Management & Technology vol.34, no.3 p.136-8

Publisher: Cimtech,

Publication Date: May-June 2001 Country of Publication: UK

CODEN: IMTHEM ISSN: 0266-6960

SICI: 0266-6960(200105/06)34:3L.136:EAPF;1-B

Material Identity Number: P582-2001-003

Language: English

Subfile: D

Copyright 2001, IEE

Title: Esker announces Pulse for flexible electronic delivery of documents, messages, and files

Abstract: Esker's new Pulse is a versatile solution for the intelligent multi-channel delivery of application-generated information. Pulse is a server-based solution that recognises application output, transforms it into widely used formats PDF, HTML, XML, image, text and routes it to recipients via secure Web server, e-mail, fax, wireless or distributed print according to the preferences of the recipient. By streamlining and automating the delivery of documents previously tied to costly and sub-optimal delivery methods, Pulse reduces the cost of customer communications while improving service levels through the delivery of essential documents such as invoices, bills, statements and trade confirmations based on user preference. As a result, Pulse adds value to the information it delivers while reducing business cycle times that are linked to the delivery of time-sensitive information.

... Identifiers: delivery of documents

20/3,K/26 (Item 2 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6887789 INSPEC Abstract Number: C2001-05-7160-046

Title: Digital definition of BOM [bill of materials]

Author(s): Rudnicki, J.; Siuta, B.

Author Affiliation: Inst. of Ind. Eng. & Manage., Tech. Univ. of Wroclaw,

Conference Title: Information Systems Architecture and Technology ISAT 2000. Proceedings of the 22nd International Scientific School Managing Growth of Organisation Information and Technical Issues p.114-21

Editor(s): Grzech, A.; Wilimowska, Z.

Publisher: Wroclaw Univ. of Technol, Wroclaw, Poland

Publication Date: 2000 Country of Publication: Poland 296 pp.

ISBN: 83 7085 502 4 Material Identity Number: XX-2001-00529

Conference Title: Information Systems Architecture and Technology ISAT 2000. Proceedings of the 22nd International Scientific School Managing Growth of Organisation Information and Technical Issues

Conference Date: 2000 Conference Location: Wroclaw, Poland

Language: English

Subfile: C

Copyright 2001, IEE

Title: Digital definition of BOM [bill of materials]

...Abstract: customer to directly define the structure of a product, which is then reflected in the **bill** of materials (BOM) of the manufacturer's ERP system database. The BOM, which is defined directly to **customers** ' **specifications** from any place in the world, is the basis for the manufacture of the ordered...

... identify the needs, the BOM thus defined makes it possible to shorten the chain of **delivery** and to eliminate or reduce errors that may occur during the input, processing and transformation...

... Identifiers: bill of materials

20/3,K/55 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2004 The HW Wilson Co. All rts. reserv.

2173066 H.W. WILSON RECORD NUMBER: BAST00052402
It's all about apps
Young, Deborah;
Wireless Review v. 17 no14 (July 15 2000) p. 15
DOCUMENT TYPE: Feature Article ISSN: 1099-9248

...ABSTRACT: a range of web-based products from consumer to enterprise applications. Davinci Technologies offered electronic bill -presentment-and-payment products that enable consumers to set up profiles to control the services they use. EDS, in partnership with Hewlett-Packard, is providing Internet-messaging applications and with EMC is intending to deliver data storage and management services. Russ Shearer of Ericsson says the company will support applicati

0 - +	There Describes
Set	Items Description
S1	1065208 PROFILE? OR PREFERENC? OR CHARACTERISTIC? OR HISTORY? OR S-
S2	16225 S1(3N) (USER? OR MEMBER? OR CUSTOMER? OR SHOPPER? OR BUYER?
	OR CONSUMER?)
s3	15149 EPOS OR POINT(N)SALE? OR ECR OR (COMPUTERI? OR DIGITAL OR -
	AUTOMATED OR ELECTRONIC)()CASH()REGISTER? OR POS
S4	50038 RECEIPT? OR ERECEIPT? OR INVOICE? OR BILL? ? OR SALES() REC-
0.5	ORD?
S5	3118359 ROUTE? OR SEND? OR DELIVER? OR TRANSFER? OR STORE? OR STOR-
0.0	ING OR SAVE? OR SAVING? OR KEEP? OR KEEPING?
S6	30335 (MULTIPL? OR DISTRIBUTED OR SEVERAL OR DIFFERENT OR VARIOUS
	OR MANY OR VARIETY OR PLURALITY OR PLURAL) (3N) (DATABASE? OR -
0.7	DATABANK? OR DATA()(BASE? OR BANK?) OR FILE? OR LOCATION?) 2 S2 AND S3 AND S4
S7	
S8	113 S2 AND S4 AND S5
S9	10 S3 AND S4 AND S5 AND S6
S10	3 S8 AND S6
S11	19 S1 AND S4 AND S6 AND S5
S12	30 S7 OR S9 OR S10 OR S11
S13	23 S12 AND IC=(G06F? OR H04L?)
S14	23 IDPAT (sorted in duplicate/non-duplicate order)
S15	23 IDPAT (primary/non-duplicate records only)
File	347: JAPIO Nov 1976-2004/Aug(Updated 041203)
	(c) 2004 JPO & JAPIO
File	350:Derwent WPIX 1963-2004/UD, UM &UP=200479
	(c) 2004 Thomson Derwent

15/5/10 (Item 10 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014419991 **Image available** WPI Acc No: 2002-240694/200229

XRPX Acc No: N02-185844

Monthly bill amount due minimizing method involves compiling database storing service plans and generating list of service bundles based on customer preferences

Patent Assignee: EXPENSEADVISOR INC (EXPE-N)

Inventor: BALASUBRAMANYAM R; CURRIE S; HATFIELD P; RENGANATHAN S; RIDDLE R
A; SRINIVASAN L

Number of Countries: 093 Number of Patents: 002

Patent Family:

Applicat No Patent No Kind Date Kind Date Week WO 200191020 A1 20011129 WO 2001US17157 A 20010525 200229 B 20011203 AU 200174986 Α 200229 AU 200174986 A 20010525

Priority Applications (No Type Date): US 2000579003 A 20000525 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 200191020 A1 E 100 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW AU 200174986 A GO6F-017/60 Based on patent WO 200191020

Abstract (Basic): WO 200191020 A1

NOVELTY - Usage information derived from customer's bills are gathered. Customer preference data including geographical limitations, utility provider limitation and anticipated usage patterns, are received. A database storing several service plans is compiled. A list of service bundles optimizing total amount of due for all bills, is generated based on customer preferences and is communicated to customer for evaluation.

<code>DETAILED DESCRIPTION</code> - <code>INDEPENDENT CLAIMS</code> are also included for the following:

- (a) Customer usages comparison method;
- (b) Potential cost calculation method;
- (c) Service plans ranking method;
- (d) Monthly bill amount due minimizing apparatus;
- (e) Customer usages comparing apparatus;
- (f) Potential cost calculating apparatus;
- (g) Bill information parsing method

USE - For minimizing the total amount due for **bills** for services such as water, electricity, telephone, mobile phone, pager, beepers, mortgages, loans, online trading, groceries, credit cards etc.

 $\bar{\text{ADVANTAGE}}$ - Generates a list of optimal cost plans satisfying customer $\;\;$ preferences .

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of $\mbox{\ensuremath{\mbox{bill}}}$ amount due minimizing process.

pp; 100 DwgNo 1/15

Title Terms: MONTH; BILL; AMOUNT; MINIMISE; METHOD; COMPILE; DATABASE; STORAGE; SERVICE; PLAN; GENERATE; LIST; SERVICE; BUNDLE; BASED; CUSTOMER Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/11 (Item 11 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014285052 **Image available**
WPI Acc No: 2002-105753/200214

XRPX Acc No: N02-078684

Automatic form handling method for employment application through Internet, involves creating tables comprising storage elements corresponding to submission fields of form in application database

Patent Assignee: LACK S (LACK-I); MIKHAILOV D (MIKH-I)

Inventor: LACK S; MIKHAILOV D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20010054046 A1 20011220 US 2000194732 P 20000405 200214 B
US 2001826037 A 20010404

Priority Applications (No Type Date): US 2000194732 P 20000405; US 2001826037 A 20010404

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

Abstract (Basic): US 20010054046 A1

NOVELTY - The form received from a publisher, is processed to identify data submission fields which are correlated with field types supported by an application database. Multiple tables comprising storage elements corresponding to the submission fields, are created in database. The form is published to receive user input, and input entries are stored in the corresponding storage elements.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Computer storage medium storing form handling program;
- (b) Computer controlled apparatus for handling forms

USE - For handling forms in HTML, XML, PDI or word processing format used for application services such as political polling survey, consumer preference survey, order forms for goods and services, warranty cards, employment applications, online data entry forms such as gathering electronic marketing data, bill presentation and payment systems, insurance claims submission, census taking, absentee ballot collection, online shopping, meeting scheduling, shareholder balloting etc., and also for voluntary submission systems such as e-commerce and marketing survey applications through intranet, Internet, LAN, WAN, etc.

ADVANTAGE - Enables the visitors to access the forms and enter a form submission in a short time by maintaining the sufficient communication bandwidth. Enables the form publisher to easily and quickly design and deploy highly sophisticated forms.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of automatic form handling system.

pp; 22 DwgNo 1/11

Title Terms: AUTOMATIC; FORM; HANDLE; METHOD; EMPLOY; APPLY; THROUGH; TABLE; COMPRISE; STORAGE; ELEMENT; CORRESPOND; FIELD; FORM; APPLY; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-015/00

File Segment: EPI

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(Item 12 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.
            **Image available**
013832288
WPI Acc No: 2001-316500/200133
XRPX Acc No: N01-227489
 Transaction tracking method for electronic billing system by configuring
 a database to store log of receipts of message indicative of
 applicable user entity signing-on to system
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R
Number of Countries: 029 Number of Patents: 005
Patent Family:
            Kind Date
                            Applicat No
                                           Kind
                                                Date
                                                          Week
Patent No
ZA 200001492 A 20001227 ZA 20001492
                                                         200133 B
                                           Α
                                                20000324
                                                         200157
EP 1136923 A1 20010926 EP 2000106122 A
                                                20000321
                                          Α
             A 20010831 NZ 503498
                                                20000321
                                                         200157 N
NZ 503498
             A 20010927 AU 200022454 A
A1 20040326 SG 20001616 A
                                                         200229 N
                                                20000322
AU 200022454 A
                                                20000321 200428 N
SG 102569
Priority Applications (No Type Date): ZA 20001492 A 20000324; EP 2000106122
 A 20000321; NZ 503498 A 20000321; AU 200022454 A 20000322; SG 20001616 A
  20000321
Patent Details:
Patent No Kind Lan Pg
                      Main IPC
                                    Filing Notes
ZA 200001492 A 53 H01L-000/00
EP 1136923
           A1 E G06F-017/60
  Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
  LI LT LU LV MC MK NL PT RO SE SI
NZ 503498 A G06F-017/60
AU 200022454 A
                     G06F-017/60
SG 102569
           A1
                     G06F-017/60
Abstract (Basic): ZA 200001492 A
       NOVELTY - The system has a user entity/interface (52); banking
    entity (54), the primary/sign-on point of contact for the subscriber, a
   billing entity (56) provides bill availability data to an aggregator
   database, and electronic payment and customer service EPCS entity (58)
   that ties distributed database entities together by functioning as
   an integration agent to maintain bill profile and warehouse data.
       DETAILED DESCRIPTION - The subscriber selects a view bill icon,
   the banking entity messages the EPCS entity with an aggregation data
   request and the event is logged. The aggregation data of the bill is
   presented by the EPCS entity with issued security ticket. An
   INDEPENDENT CLAIM is also included for a system for centrally tracking
   electronic billing transactions.
       USE - For electronic billing system.
       ADVANTAGE - Only a single authentication procedure is required for
   a user entity to receive available data identifying information and
   linking information for different data at different site e.g. different
    bills at different sites.
       DESCRIPTION OF DRAWING(S) - The figure shows schematic diagram of
   electronic presentment and payment system.
       User Entity (52)
       Banking Entity (54)
       Billing Entity (56)
       Electronic Payment and Customer services Entity (58)
       pp; 53 DwgNo 4/20
Title Terms: TRANSACTION; TRACK; METHOD; ELECTRONIC; BILL; SYSTEM;
 DATABASE; STORAGE; LOG; RECEIPT; MESSAGE; INDICATE; APPLY; USER; ENTITY
  ; SIGN; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60; H01L-000/00
International Patent Class (Additional): G06F-017/30; G06F-019/00;
 G06F-151-00
File Segment: EPI
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(Item 17 from file: 350) 15/5/17

DIALOG(R) File 350: Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

Image available 010254131 WPI Acc No: 1995-155386/199520 Related WPI Acc No: 1993-117779

XRPX Acc No: N95-122344

ATM/ POS based electronic mail system suitable for wide range of users has store and forward message switch to enable user message to be stored for remote retrieval and to enable user to receive messages at time determined by user

Patent Assignee: ATM COMMUNICATIONS INT INC (ATMC-N) Inventor: STEPHENS W; VAJK H; ZIMMERMAN F; VAK H Number of Countries: 047 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applica	t No F	Kind	Date	Week	
WO 9510081	A1	19950413	WO 94US	11244	A	19941004	199520	В
AU 9479650	Α	19950501	AU 9479	650	Α	19941004	199532	
US 5473143	Α	19951205	US 9176	4449	Α	19910923	199603	
			US 9313	1327	Α	19931004		
MX 184909	В	19970606	MX 9423	44	A	19940330	199825	

Priority Applications (No Type Date): US 93131327 A 19931004; US 91764449 A 19910923

Cited Patents: US 3956615; US 4315101; US 4321672; US 4673802; US 4902881; US 5265033

Patent Details: .

MX 184909

Main IPC Patent No Kind Lan Pg Filing Notes

A1 E 108 G06F-007/08 WO 9510081

Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA UZ

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

AU 9479650 G06F-007/08 Based on patent WO 9510081 US 5473143 Α 32 G06K-005/00 CIP of application US 91764449 CIP of patent US 5265033

G06K-005/000

В Abstract (Basic): WO 9510081 A

> The mail system includes an Automated Teller Machine or Point of Sale (`ATM/ POS ') system that includes several terminals through which a user may request access to the electronic mail system and at which he may receive a message $\$ stored $\$ or generate a message for storage in the system. The ATM/ $\$ POS $\$ system also includes an ATM/ $\$ POS $\$ institution processor which is remote from the terminals and intercommunicates with the terminals through an ATM/ POS data communication network that is also included in the ATM/ POS system.

> for transmitting the **stored** message to one of the terminals upon receiving authorization to do so.

> USE/ADVANTAGE - Generating and transmitting message information for e.g payment of bills , completion of user financial transactions and information transmission from variety of databases, at times determined by user. Allows electronic mail to be readily available to the public via highly reliable and secure system with private or public access.

Dwg.1/10

POS ; BASED; ELECTRONIC; MAIL; SYSTEM; SUIT; WIDE; RANGE Title Terms: ATM; ; USER; STORAGE; FORWARD; MESSAGE; SWITCH; ENABLE; USER; MESSAGE; STORAGE ; REMOTE; RETRIEVAL; ENABLE; USER; RECEIVE; MESSAGE; TIME; DETERMINE; USER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-007/08; G06K-005/00; G06K-005/000

File Segment: EPI

Set	Items	Description
S1	4575	PROFILE? OR PREFERENC? OR CHARACTERISTIC? OR HISTORY? OR S-
	PE	CIFICAT?
S2	714	S1(3N)(USER? OR MEMBER? OR CUSTOMER? OR SHOPPER? OR BUYER?
	OR	CONSUMER?)
S3	128	EPOS OR POINT(N)SALE? OR ECR OR (COMPUTERI? OR DIGITAL OR -
	AU	TOMATED OR ELECTRONIC)()CASH()REGISTER? OR POS
S4	1789	RECEIPT? OR ERECEIPT? OR INVOICE? OR BILL? ? OR SALES() REC-
	OR	D?
\$5	18423	ROUTE? OR SEND? OR DELIVER? OR TRANSFER? OR STORE? OR STOR-
	IN	IG OR SAVE? OR SAVING? OR KEEP? OR KEEPING?
S6	1732	(MULTIPL? OR DISTRIBUTED OR SEVERAL OR DIFFERENT OR VARIOUS
	C	OR MANY OR VARIETY OR PLURALITY OR PLURAL) (3N) (DATABASE? OR -
	DA	TABANK? OR DATA()(BASE? OR BANK?) OR FILE? OR LOCATION?)
S7	2	S2 AND S3 AND S4
\$8	9	S2 AND S4 AND S5
S 9	1	S3 AND S4 AND S5 AND S6
S10	0	S8 AND S6
S11	1	S1 AND S4 AND S6 AND S5
S12	4	S7 OR S9 OR S10 OR S11
S13	13	S12 OR S8
S14	13	S13 NOT PY>2001
S15	13	S14 NOT PD>20010809
File 2	256:TecInf	oSource 82-2004/Nov
	(c) 20	04 Info.Sources Inc

15/3,K/4
DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

01199915 DOCUMENT TYPE: Product

PRODUCT NAME: eMessaging eXpress (199915)

Bowe Bell & Howell Co (546241) 6800 N McCormick Rd Chicago, IL 60645 United States TELEPHONE: (847) 675-7600

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20040530

...s eMessaging eXpress (SM) is an electronic messaging outsourcing service. It allows organizations to distribute **bills** and statements over the Internet. Presentment is handled at business-branded Web sites. E-mail

...products, services, or targeted marketing messages. Employing a NACHA-compliant file format, the service can **send** transaction information directly to banks. eMessaging eXpress includes credit card processing features. It supports the remote access of account **profiles**, streamlining **customer** enrollment. Service personnel can assist customers in making payments or editing account passwords and e...

15/3,K/11 DIALOG(R)File 256:TecInfoSource (c) 2004 Info.Sources Inc. All rts. reserv.

01117528 DOCUMENT TYPE: Product

PRODUCT NAME: Red Peak Multi-Point Commerce Suite (117528)

HighPoint Systems Inc (728659) 10 Maguire Rd #322 Lexington, MA 02421 United States TELEPHONE: (781) 274-8100

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20021130

...allows customers to initiate transactions from a wide range of devices. It also collects purchase **history**, **customer preference**, promotional and other data. Information can be employed in targeting loyalty and marketing campaigns. Red...

...service, and checkout features. The system encompasses shopping cart, catalog, discount, registration, order history, and invoice review options. Administrators can configure user accounts. Red Peak Multi-Point Commerce Suite also includes payment authorization, delivery registration, and private-label promotion features.

DESCRIPTORS: ASP (Application Service Providers); Catalogs; E-Commerce; Mobile Computing; Order Fulfillment; Pricing; Retailers; Store Building